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(54) Title: PERSONAL FINANCIAL MANAGEMENT SYSTEM, METHOD AND PROGRAM USING A GRAPHICAL OBJECT-ORIENTED PROGRAMMING METHODOLOGY
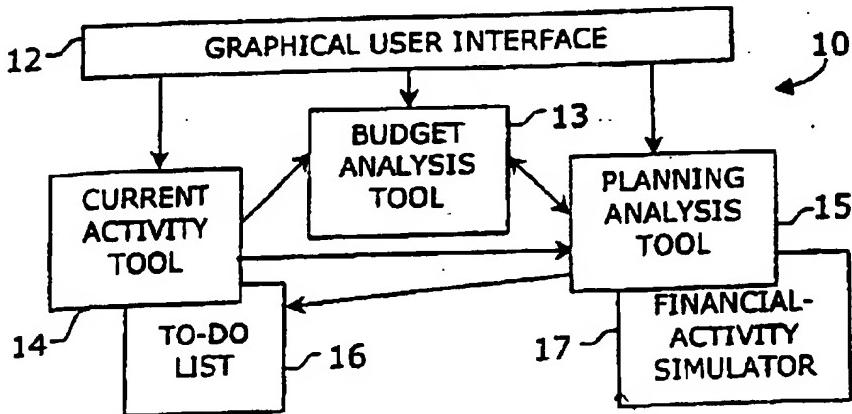
(57) Abstract: A personal financial management system (see Fig. 1), method and program that models past, current and projected financial transaction data is disclosed. Each object represents a single financial entity such as accounts, loans, assets or expenses, or a financial activity such as account transfers, deposits or withdrawals. A graphical user interface (12) enables the user to create objects and place the objects on a graphical time line simulating financial activity from all selected objects over a time period. The graphical user interface further allows manipulation of the graphical objects and enables future projection of planned financial transactions, which are bound to past and current spending and budgeting, permitting the user to match current activities to planned activities and to identify and correct discrepancies in projections. Customized objects may also be created by the user to satisfy special financial requirements.

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TITLE:         Personal financial management
software program for recording, predicting and comparing
financial data models past, present and projected
transaction data

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PATENT-ASSIGNEE:  WOOD J F[WOODI]

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DZ EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR
KZ LC LK LR LS LT
LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE SG SI
SK SL TJ TM TR TT
TZ UA UG UZ VN YU ZA ZW AT BE CH CY DE DK EA ES FI FR GB GH
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| AU 200136851A | Based on | WO 200159670 |

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BASIC-ABSTRACT:

NOVELTY - The program includes a graphical user interface for creating,
manipulating and displaying objects of object-oriented software programs. A
current activity tool comprises objects for entering data from current
financial transactions for recording purposes. A planning analysis tool
comprises objects for entering projected financial data for a financial
activity simulation. A budgeting analysis tool comprises objects for comparing
current financial data with projected financial data.

Each object is derived from an object class selected from the group consisting
of an account class, a transaction class, a category class and a template
class.

DETAILED DESCRIPTION - INDEPENDENT CLAIMS are included for a method for
recording, predicting and comparing financial data using a personal financial
management software program, for a computer-implemented method for personal
financial management, for a computer software program contained on a
computer-readable medium and for a personal financial management system.

USE - For personal financial budgeting and planning.

ADVANTAGE - Graphical representations provide for easy distinction between many
simultaneous and interrelated financial activities spread over long periods of
time.

DESCRIPTION OF DRAWING(S) - The figure shows a personal financial management
system.

CHOSEN-DRAWING: Dwg.1/46

TITLE-TERMS: PERSON FINANCIAL MANAGEMENT SOFTWARE PROGRAM
RECORD PREDICT
                COMPARE FINANCIAL DATA MODEL PASS PRESENT
PROJECT TRANSACTION DATA

DERWENT-CLASS:   T01

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